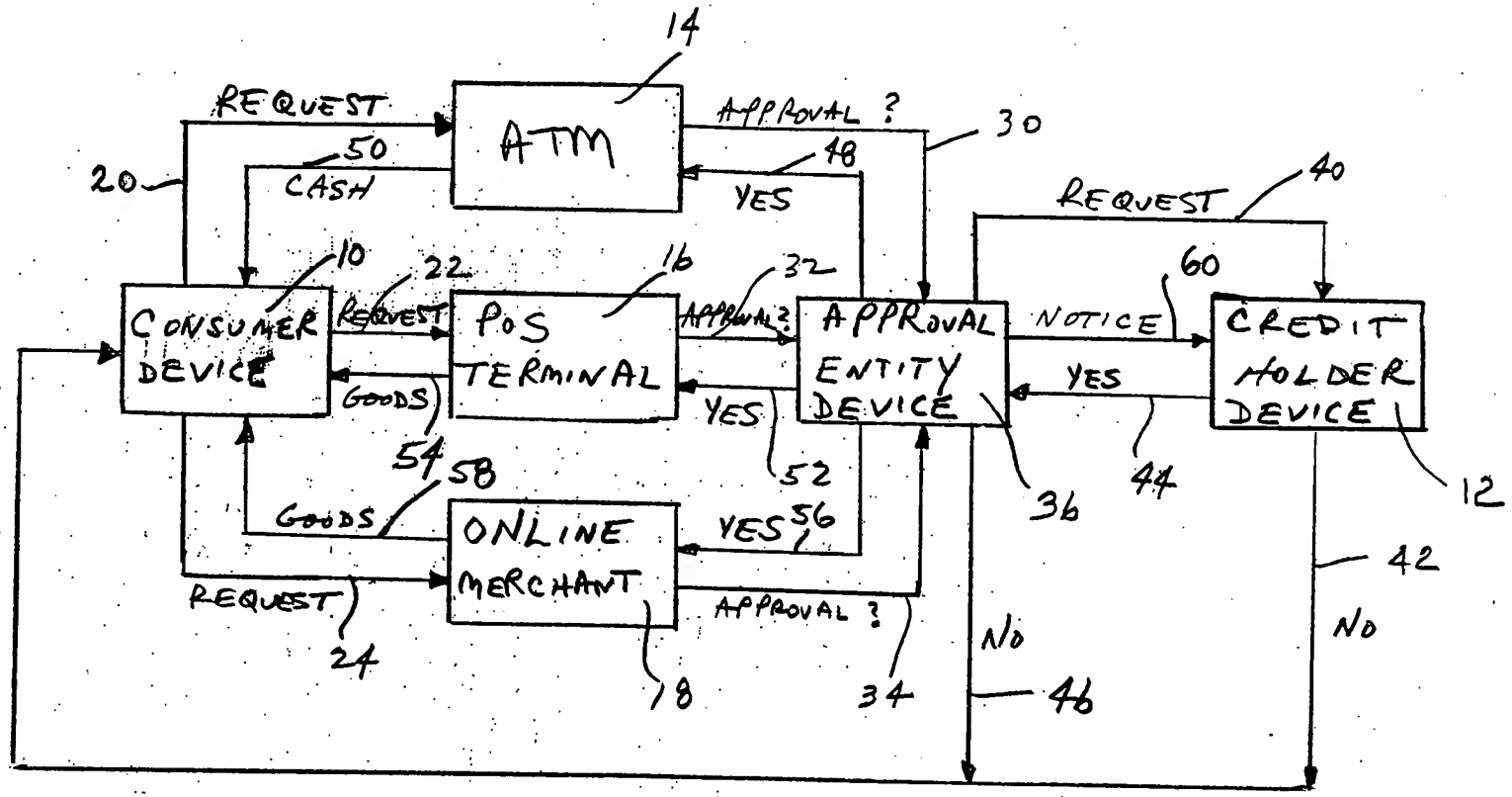
14
REQUEST
ATM
APPROVAL ?
30
20
50
CASH
48
YES
REQUEST
40
10
22
16
32
60
CONSUMER DEVICE
REQUEST
POS TERMINAL
APPROVAL?
APPROVAL ENTITY DEVICE
NOTICE
CREDIT HOLDER DEVICE
GOODS
YES
YES
54
52
44
12
58
36
GOODS
ONLINE MERCHANT
YES
56
42
REQUEST
APPROVAL ?
No
No
24
18
34
46